

Information to identify the case:

Debtor 1	<u>John Ervin</u>	Social Security number or ITIN	xxx-xx-5595
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth Ervin</u>	Social Security number or ITIN	xxx-xx-2823
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 11-44603-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Ervin

Elizabeth Ervin

7/21/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Ervin
 Elizabeth Ervin
 Debtors

Case No. 11-44603-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 44

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db/jdb
 512584280 +John Ervin, Elizabeth Ervin, 621 Brielle Avenue, Brielle, NJ 08730-1911
 512584283 American Express, Attn: Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008
 512752483 +American Honda Finance Corporation, PO Box 1884, Alpharetta, GA 30023-1884
 512584294 +Bank of America, N.A., et al, P.O. Box 660933, Dallas, TX 75266-0933
 +CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328
 (address filed with court: Home Depot Credit Services, PO Box 653000,
 Dallas, TX 75265-3000)
 512584289 Discover, Attn: Weltman, Weisberg & Reis, 175 South 3rd St, Suite 900,
 Columbus, OH 43215-5166
 515236176 ECMC, PO Box 16408, St. Paul, MN 55116-0408
 512584291 GE Money Bank, Attn: Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008
 512584295 +HSBC, Attn: Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541-0914
 512584293 Home Depot Credit Services, Attn: Client Services Inc, 3451 Harry S Truman Blvd,
 St. Charles, MO 63301-4047
 512584297 +Morritts Tortuga Club, PO Box 990, Largo, FL 33779-0990
 512838408 +Prober & Raphael, A Law Corporation, 20750 Ventura Blvd., Suite 100,
 Woodland Hills, CA 91364-6207
 514892247 Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229
 514892248 Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229
 Residential Credit Solutions, PO Box 163229, Ft Worth, TX 76161-3229
 512649308 Sallie Mae, Inc. on behalf of ECMC, Lockbox 8682, P.O. Box 75848, St. Paul, MN 55175-0848
 515280890 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
 Harrisburg, PA 17106-9184
 512584300 US Dept of Education, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 23:13:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 21 2017 23:13:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512644611 EDI: HNDA.COM Jul 21 2017 23:03:00 AMERICAN HONDA FINANCE CORPORATION,
 NATIONAL BANKRUPTCY CENTER, P.O. BOX 168088, IRVING, TX 75016-8088
 512584281 EDI: AMEREXPR.COM Jul 21 2017 23:03:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 512691335 EDI: BECKLEE.COM Jul 21 2017 22:53:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 512584284 EDI: BANKAMER.COM Jul 21 2017 22:53:00 BAC Home Loans, PO Box 5170,
 Simi Valley, CA 93062-5170
 512584286 EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 512674927 EDI: BANKAMER2.COM Jul 21 2017 23:03:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 514761364 +EDI: BANKAMER.COM Jul 21 2017 22:53:00 BANK OF AMERICA, N.A., MAIL STOP: CA6-919-01-23,
 400 NATIONAL WAY, SIMI VALLEY, CALIFORNIA 93065-6414
 512862711 +EDI: BANKAMER.COM Jul 21 2017 22:53:00 Bank of America, N.A., Bankruptcy Department,
 P.O. Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
 512840550 +EDI: OPHSUBSID.COM Jul 21 2017 23:03:00 Candica, LLC, c/o Weinstein & Riley, P.S.,
 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512584288 EDI: CHASE.COM Jul 21 2017 23:03:00 Chase, PO Box 15153, Wilmington DE 19886-5153
 512689837 EDI: CHASE.COM Jul 21 2017 23:03:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 512584290 EDI: DISCOVER.COM Jul 21 2017 23:03:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 512598638 EDI: DISCOVER.COM Jul 21 2017 23:03:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 516121670 E-mail/Text: bankruptcy.bnc@ditech.com Jul 21 2017 23:13:20 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 516124465 E-mail/Text: bankruptcy.bnc@ditech.com Jul 21 2017 23:13:20 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154, Ditech Financial LLC, PO Box 6154,
 Rapid City, SD 57709-6154
 512584292 +EDI: RMSC.COM Jul 21 2017 22:53:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,
 Roswell, GA 30076-9104
 512584296 +EDI: HFC.COM Jul 21 2017 22:53:00 HSBC, PO Box 17051, Baltimore, MD 21297-1051
 512874184 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk VA 23541
 512951975 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 512788821 EDI: PRA.COM Jul 21 2017 23:03:00 Portfolio Recovery Associates, LLC, c/o Union Trust,
 POB 41067, Norfolk VA 23541
 512584298 EDI: NAVIENTFKASMSERV.COM Jul 21 2017 23:03:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 512649797 EDI: NAVIENTFKASMGUAR.COM Jul 21 2017 23:03:00 Sallie Mae Inc. on behalf of USA FUNDS,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Jul 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514329805 EDI: BL-TOYOTA.COM Jul 21 2017 23:03:00 TOYOTA MOTOR CREDIT CORPORATION,
C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
512584299 EDI: TFSR.COM Jul 21 2017 23:03:00 Toyota Motor Credit, 4 Gatehill Drive Ste 350,
Parsippany, NJ 07054-4522
512643430 EDI: TFSR.COM Jul 21 2017 23:03:00 Toyota Motor Credit Corporation, PO BOX 8026,
Cedar Rapids, IA. 52408-8026

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512584282* American Express, PO Box 1270, Newark, NJ 07101-1270
512584285* BAC Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
512584287* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)
516124464* Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-16,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-16 bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Joint Debtor Elizabeth Ervin cerbonelawfirm@aol.com
James J. Cerbone on behalf of Debtor John Ervin cerbonelawfirm@aol.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMB, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-16,
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-16 jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6